

FILED
8/26/25 1:41 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
) **Case No. 23-21947-JAD**
James F. Thomas, II,)
) **Chapter 13**
)
) **Debtor.**) **Do# 83**
) **X**

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☒ Other: Increasing plan payment to cure arrearages and fund counsel fees.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated May 29, 2024 (Confirmation Order at Doc. No. 71)

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$ 3,261.00 to
\$ 3,668.00 per month effective September 2025 ; and/or the Plan term shall be
changed from _____ months to _____ months.

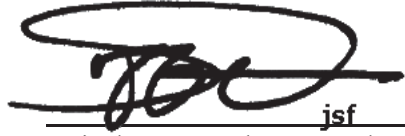
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: _____

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 26th day of August, 2025


jsf
United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

/s/. Jana S. Pail
Counsel to Debtor

Stipulated by:

/s/James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
James F. Thomas, II
Debtor

Case No. 23-21947-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 26, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2025:

Recip ID	Recipient Name and Address
db	+ James F. Thomas, II, 1048 Scenic Drive, Coal Center, PA 15423-1157
cr	+ Clairton City School District, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-1753
15636924	ALLEGHENY COUNTY TREASURER, P.O.BOX 643385, Pittsburgh, PA 15264-3385
15636926	+ City of Clairton, 551 Ravensburg Blvd., Clairton, PA 15025-1297
15643162	+ Clairton City School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15636927	Clairton School District, c/o McGrail & Associates, McKeesport, PA 15131
15636930	+ Jefferson Hospital, 565 Coal Valley Road, Clairton, PA 15025-3703
15636934	+ PA Municipal Service Co., 336 Delaware Ave Dept. W-58, Oakmont, PA 15139-2120

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Aug 27 2025 03:44:00	County of Allegheny, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
intp	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 27 2025 03:44:00	ECMC, ECMC, 111 South Washington Avenue, Suite 1400, Minneapolis, MN 55401-6800
15636925	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 27 2025 03:44:00	Bank of America, 400 National Way, Simi Valley, CA 93065-6414
15660098	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 27 2025 03:44:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
15668432	+ Email/Text: Bankruptcy@keystonecollects.com	Aug 27 2025 03:44:00	City of Clairton, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15643161	+ Email/Text: ebnjts@grblaw.com	Aug 27 2025 03:44:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15636928	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Aug 27 2025 02:44:56	Department of Education/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
15644852	Email/Text: ECMCBKNotices@ecmc.org	Aug 27 2025 03:44:00	ECMC, Post Office Box 16408, St. Paul, MN 55116-0408
15636929	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 27 2025 03:44:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15636931	^ MEBN	Aug 27 2025 01:17:51	Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
15636933	^ MEBN	Aug 27 2025 01:16:49	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15636932	+ Email/Text: Bankruptcy@keystonecollects.com	Aug 27 2025 03:44:00	Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539

District/off: 0315-2

User: auto

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Date Rcvd: Aug 26, 2025

Form ID: pdf900

Total Noticed: 21

15636935

Email/Text: RVSVCBICNOTICE1@state.pa.us

Aug 27 2025 03:44:00

Pennsylvania Department of Revenue, Department
280946, Harrisburg, PA 17128-0946

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Jana S. Pail	on behalf of Debtor James F. Thomas II jpail@raineslaw.com, llescallette@raineslaw.com;rwetzel@raineslaw.com
Jeffrey R. Hunt	on behalf of Creditor Clairton City School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jill Manuel-Coughlin	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirn.com
John M Quain, Jr	on behalf of Interested Party ECMC jqain@barley.com jfrench@barley.com
Karina Velter	on behalf of Creditor BANK OF AMERICA N.A. karina.velter@powerskirn.com, Kaitlyn.Pemper@powerskirn.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9